Racially Concentrated Areas of Affluence: A Preliminary Investigation

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Racial segregation continues to be a significant problem in American cities despite passage of the Fair Housing Act 46 years ago. Since the 1980s, concentrations of poverty have combined with racial segregation to produce conditions that have been the target of urban and housing policy for 25 years. Recent federal housing policy has consciously acknowledged this phenomenon, with the federal government requiring local municipalities to undertake studies of "Racially Concentrated Areas of Poverty" (RCAPs) in order to inform local efforts to further fair housing goals. The orientation of much recent housing policy, in fact, has been to deconcentrate the poor, either by facilitating or forcing their movement out of the neighborhoods in which they predominate, or by redevelopment schemes that break up the ghetto and redevelop to introduce more upscale housing and higher income residents. This strategy has been accompanied by countless studies by academics of the dynamics of high-poverty, segregated neighborhoods, and the prospects for their improvement. The media, especially during the 1980s and 1990s, produced a steady stream of sensationalized reporting on the pathologies of these neighborhoods, fueling both academic attention and a policy focus (Macek 2006).

Curiously, though the poor, non-white community has been thoroughly problematized and held up as the most recognizable example of racial and income segregation in the U.S., there has been comparatively little attention given to the other side of the segregation dynamic – the affluent, white community. Racially Concentrated Areas of Affluence (RCAAs) are not currently referenced in federal housing policy, nor have they been scrutinized to the extent that RCAPs have. Yet, patterns of segregation in the U.S. show that of all racial groups, whites are the most severely segregated (Feagin 2014). The average white household lives in a much less

diverse neighborhood than the average member of any other racial group in the nation. Yet we know very little about these places or about the phenomenon more generally.

In this paper we examine the phenomenon of concentrated areas of white affluence. We offer an operational definition of RCAA and present a preliminary data reconnaissance of the phenomenon in 15 major U.S. metropolitan areas. Our purpose is to shed light on the 'other extreme' of residential segregation in American urban areas. In this research we conceptualize neighborhoods as occupying points in a two-by-two field defined by race and affluence. In Figure 1 below, the vertical axis is defined by the racial makeup of neighborhoods, from completely non-white to completely white. The horizontal axis is defined by income/affluence from least to most affluent. RCAPs occupy the lower left extreme of the plot while RCAAs are the neighborhoods in the upper right. Because of the high correlation between race and income in the U.S., we expect that metropolitan areas will present a distribution of neighborhoods that resembles to some degree the relationship depicted in figure 1; namely that as neighborhood income increases the percentage of residents who are white also increases.

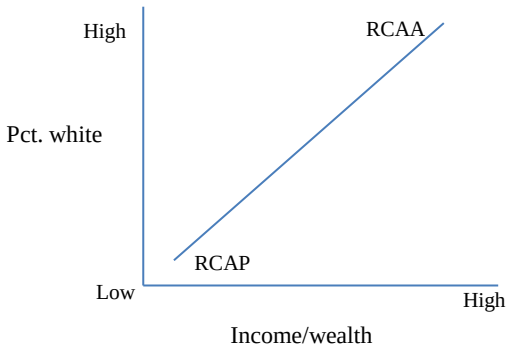

Figure 1: RCAP/RCAA continuum

In this paper we study 15 of the 20 largest metropolitan areas in the U.S. to investigate the phenomenon of RCAAs. Our interest is uncovering the extent of this settlement pattern,

mapping the geographic location of these neighborhoods, preliminarily testing hypotheses about the prevalence and nature of RCAAs, and assessing the degree to which they correlate with other dimensions of metropolitan growth dynamics (i.e., sprawl, overall segregation indices, economic and demographic characteristics).

Why study racially concentrated areas of affluence?

In a recent essay, Reardon and Bischoff (2014) note that income segregation is increasing at both extremes of the income distribution. The percent of families living in the poor neighborhoods is increasing as is the percentage living in the most affluent areas. The realization that segregation of the poor and the affluent is proceeding apace, confirms Sheryll Cashin (2004, 185) observation that "the favored quarter, like the black ghetto, represents an extreme of American separatism." In fact, as Reardon and Bischoff note, "the segregation of affluence is higher than the segregation of poverty" in the U.S. Reardon and Bischoff also examine whether the concentration of affluence is, in fact, a problem that needs to be addressed. They conclude that concentration of affluence is a problem for a variety of reasons, including the erosion of 'social empathy' that might result from closer physical proximity to the middle classes and the poorand the enhanced likelihood that "self-interested investments" made by the rich will spill over to the benefit of the non-rich in places where the two are in greater geographic propinquity. In the same publication, however, Fennell (2014) challenges this argument. Fennell questions whether the greater dispersal and integration of affluent families is necessary to achieve the policy goals identified by Reardon and Bischoff, whether such integration would be sufficient, and finally whether it is feasible. Such questions are certainly worth asking and suggest a closer assessment of the utility of examining concentrated affluence.

Residential segregation has long been a defining characteristic of American metropolitan areas and a subject of extensive social science and public policy concern. The "costs" of segregation have been carefully enumerated by many (see, e.g., Anderson 2010). For most scholars the focus has been on widespread and persistent patterns of racial segregation in American communities and how these patterns create and reinforce a range of inequalities. A large body of research has also documented the negative impacts of concentrated poverty on economic and social opportunities and outcomes. Racially concentrated areas of poverty entrench these negative impacts for minority populations and reinforce socio-economic disparities along racial lines. Inequalities in affluence and income are among the most obvious costs of segregation – gaps in wealth and income due to gaps in human capital flowing from discrimination and differences in educational experiences and benefits of place. Inequalities in housing equity ,housing conditions, and lending and availability of credit are related outcomes of residential segregation (Lipsitz and Oliver 2010).

Economic inequalities are not the only costs of high levels of segregation. Exposure to harmful environmental conditions and crime make life in RCAPs more dangerous (Hartman and Squires 2010) leading to inequalities in life expectancy between whites and blacks and rich and poor (Anderson 2010). Even the access to critical types of social capital are unevenly distributed across communities, leaving residents of RCAPs with social networks that are less helpful in achieving upward mobility (Briggs 1998).Some have argued that segregation leads to high levels of land consumption in metropolitan areas, as the white and the affluent move ever outward to separate themselves from other segments of society (Cashin 2004) (The willingness of whites and affluent families to pay for exclusivity increases land and housing costs. Others point to the creation and maintenance of social divisions resulting from segregation; the extreme separation

of races leads to greater fear of 'the other' by both blacks and whites (Feagin 2014). Iris Marion Young (2002) argues that social and political indifference is facilitated "when privileged classes live in separate political jurisdictions," and are thus able to keep resources to themselves and to insulate themselves from the less fortunate.

Strong patterns of segregation are worrisome because they are themselves "structures of oppression" (Young 2002). Segregation is a "self-reinforcing dynamic" (Galster 1999) that exaggerates race and class differences and reinforces discrimination.

Race and class segregation also works in ways that obscure the privileges of the favored. Again, as Iris Marion Young argues, "segregation makes privilege doubly invisible to the privileged" by keeping disadvantage out of sight and normalizing privilege. Anderson (2010) notes that racial separation allows the favored group to enjoy advantages without personally discriminating against the disadvantaged. The pursuit of the favored group's well-being and the enjoyment of the highest quality public and private services are achieved in isolation. All of this combines to insulate the favored group and reduce their incentives to support services they themselves do not see or use.

Spatially concentrated affluence may enhance the privileges, benefits and opportunities of the most affluent, resulting in disproportionate advantage. These realities are likely becoming increasingly acute given growing economic inequality in the United States over the past thirty years, which is largely a result of increased income and wealth accumulation of the top end of the income distribution (Saez 2013). In turn, income and affluence asymmetry is linked to opportunity structures (e.g., social capital, political power, education) associated with place of residence. Further, *racially* concentrated areas of affluence likely result in white Americans disproportionately benefiting from the privileges and benefits linked to concentrated affluence.

Our focus, heretofore, on RCAPs, has meant an overwhelming orientation of public policy toward altering the pattern of residential settlement among non-whites and among the poor. Our policies have, in fact, placed "no onus on whites to adjust and contribute to a new multicultural ethos" (Cashin 2004, 81).

Literature

Recent concerns about rising inequality within metropolitan areas have generated some incipient interest in "the other end" of the continuum away from RCAPs. But this work is focusing on the so-called "super-rich" and what the researchers are calling "alpha territories" – areas of global cities in which the super-rich live and invest (Burrows, et al. 2014; Wissink, Koh and Forrest 2014). This focus on "that tiny, stratospheric apex that owns most of the world" as Michael Parenti states, is more an investigation of contemporary capitalism, the behavioral and investment patterns of a global elite, and their impact on cities across the world than it is an examination of residential segregation (see, e.g., Beaverstock, Hubbard, and Short 2004; Pow 2011; and, Hay and Muller 2012). In the American context, journalist Frank Rich published his book, *Richistan* in 2007, exploring the lives and communities of the super-rich in the U.S. (Rich 2007). Though clearly related to our current interest in RCAAs, the investigation of the super-rich in these studies is somewhat tangential.

Closer to our purpose is St. John's work on concentrated affluence (2006). St. John examines the rate at which affluent households (both black and white) live in neighborhoods where 50 percent or more of the households are affluent. We use the same measure of affluence (four times the poverty level adjusted for metro area cost of living). .

St. John's analysis of 335 MSAs using 1990 census data shows that concentrations of affluence were greater in metro areas with economic bases that had more fully experienced restructuring away from durable goods manufacturing and towards global finance and services. The data also shows that greater income inequality within a metropolitan area led to higher rates of concentrated affluence. Further, the absolute level of income in a metropolitan area was associated with higher rates of concentrated affluence – wealthier metro areas had larger shares of affluent households living in affluent neighborhoods. Finally, St. John demonstrates that the rate of concentrated affluence was greater among affluent whites than among affluent blacks. In fact, greater black/white segregation generally, led to higher rates of concentration among affluent whites, while for affluent blacks, their rate of concentration was most closely related to the rate of black/white segregation among affluent households.

As can be seen from this brief summary, St. John's purpose was to examine the settlement patterns of affluent households by exploring and attempting to explain the rate at which affluent households live in neighborhoods of concentrated affluence. This purpose is slightly different than ours, which is to explore the phenomenon of the affluent neighborhood itself. Rather than examining the rate at which the affluent cluster in affluent neighborhoods, we examine the prevalence of neighborhoods that can be characterized as areas of concentrated affluence. While St. John incorporated race into his analysis by looking at the residential patterns of both white and black affluent households, our paper focuses on areas where race and affluence, combine to produce a neighborhood that is both racially and economically segregated. These differences, as well as the fact that St. John's analysis,was based on 1990 census data, suggests the need for an extensive and updated analysis of the phenomenon of segregated affluence in American metropolitan areas.

METHODS

Data and Variables. All data used in our analyses originates from the American Community Survey 2008-2012 5-year estimate. In this preliminary analysis, we focus on a description of RCAAs. We use several variables from the ACS that depict the economic and demographic characteristics of families and the characteristics of the housing stock.

Determining Racially Concentrated Areas of Affluence (RCAAs). We determined RCAAs at the census tract level using a combination of the percentage of the population that was white or people of color (the total non-white population) and the median household income in each census tract (data from the American Community Survey 2008-2012 5-year estimate). Given the difficulty in identifying affluence by racial group at the census tract level, we used median household income as a proxy. We used a white racial threshold of 90%, which is approximately 22% and 58% higher than the MSAs with the highest (Minneapolis-St. Paul) and lowest (Los Angeles) percentage of the population that is white among our sample of MSAs, respectively. Thus, we believe 90% white is a reasonable threshold to establish a concentration of whites in a census tract.

We followed Smith (1988) and St. John (1992) and used four times the cost of living-adjusted U.S. Census Bureau federal poverty threshold in 2012 ($23,492 for a family of four) as the median family income threshold for concentrated affluence at the census tract level (U.S. Census Bureau, 2014). Thus, a census tract is identified as affluent if over half of its residents exceed this established threshold. Our cost of living adjustments utilized the Regional Price Parities (RPPs) from the U.S. Bureau of Economic Analysis (BEA). Regional Price Parities quantify the differences in prices of a wide array of goods and services across metropolitan

statistical areas (MSA) and are expressed as a percentage of the national price level, which allows for cost of living adjustments that standardize four times the federal poverty level for each MSA (U.S. Bureau of Economic Analysis, 2012).

A census tract in a particular MSA was identified as an RCAA if the tract was 90% or greater white *and* had a median household income exceeding four times the cost of living adjusted poverty level for the MSA.

Determining Racially Concentrated Areas of Poverty (RCAPs). In contrast with RCAAs, extensive research has been conducted on RCAPs, which has led to well-established criteria for identifying such neighborhoods. According to the U.S. Department of Housing and Urban Development, an RCAP is a census tract in which over 40% of the residents have incomes less than the federal poverty level *and* over 50% of the residents of the census tract are non-white (HUD 2011). We considered individuals to be non-white if they did *not* identify themselves as 'Not Hispanic or Latino: White Alone.'

Dissimilarity & Isolation Indices. We also calculated isolation index for each of our sampled MSAs to examine the spatial segregation of whites and people of color. The isolation index is a measure of the degree to which members of a subgroup live with others in that same group. The value can be interpreted as the percentage of neighbors who belong to that same minority group for the average member of that minority group.

ANALYSIS

Figure 2 shows the distribution of census tracts in each of our 15 metropolitan areas arrayed along the two dimensions that define RCAPs and RCAAs. Rather than being linear, as

depicted in figure 1, the relationship between percent white and income in census tracts is in fact curvilinear in most metropolitan areas. This is due to one variable, percent white, having an upward limit of 100 while the other variable, income, has no upper bound. The form of this relationship is common to most of the metropolitan areas in our sample.

Figure 2: income/race distribution of census tracts in 15 study areas.

Segregation by affluence and race.

Table 1 shows the Isolation index for whites and minorities in our 15 metropolitan areas. An isolation index of greater than .60 is considered a very high level (citation?). The data show that this threshold is exceeded in 12 of the 15 metropolitan areas, and in many cases exceeded by

a significant margin. In two-thirds of the metro areas, whites register a substantially higher degree of residential isolation than do non-whites. Western metros such as Houston, Los Angeles, and San Francisco are exceptions to this pattern as are Miami and Washington, DC. The isolation of non-whites is also very high in many of these metro areas.

TABLE 1: Isolation Index	**White**	**Non-White**
Atlanta	0.673	0.663
Baltimore	0.754	0.634
Boston	0.827	0.479
Chicago	0.723	0.662
Detroit	0.832	0.646
Houston	0.579	0.723
Los Angeles	0.542	0.789
Miami	0.580	0.775
Minneapolis	0.831	0.379
Philadelphia	0.791	0.613
Phoenix	0.696	0.570
St. Louis	0.857	0.568
San Francisco	0.564	0.678
Seattle	0.724	0.414
Washington D.C.	0.636	0.657
AVERAGE	**0.707**	**0.617**

Source*: ACS*

To further document the degree of extreme segregation of whites and of the affluent, table 2 provides for each metro area in our sample, the percentage of whites who live in census tracts that are at least 90% minority white and the percent of affluent households (income greater than $200,000) who live in neighborhoods with median incomes over four times the cost of living adjusted poverty level.

TABLE 2	Whites living in 90%+ white tracts		Extreme Affluent in very high income tracts	
	Number	**Pct**	**Number**	**Pct**
Atlanta	234,952	8.7	48,177	46.7
Baltimore	402,080	24.8	37,088	48.7
Boston	1,483,586	43.5	71,452	44.2
Chicago	805,054	15.5	81,669	38.2
Detroit	1,227,760	42.1	30,933	48.0
Houston	32,352	1.4	68,006	51.9
Los Angeles	47,304	1.2	109,385	35.6
Miami	167,338	8.6	25,312	26.4
Minneapolis	978,526	37.8	30,491	40.0
Philadelphia	1,151,049	29.7	67,332	46.4
Phoenix	285,152	11.6	27,126	43.3
St. Louis	1,148,885	54.4	23,166	52.0
San Francisco	18,286	1.0	92,003	46.4
Seattle	201,790	8.6	33,166	36.7
Washington DC	176,791	6.5	166,294	60.8
Sample average	**557,394**	**19.8**	**60,773**	**44.4**

Extreme Affluent = income > $200,000
Source: ACS

There is a great deal of variation in the extent to which whites in these metropolitan areas live in pockets of extreme segregation, and there seems to be some regionality to the pattern depicted in table 2. In Houston, Los Angeles, and San Francisco, less than two percent of whites live in tracts where at least 90% of their neighbors are also white. In four other metro areas (also exclusively in the west or south) less than 10 percent of whites live in such neighborhoods. At the other end of the extreme, more than half of the white residents of the St. Louis metropolitan area live in census tracts that are 90 percent or more white. In Boston, Detroit, and Minneapolis more than a third of whites live in homogeneously white tracts. Segregation of affluent households is much more common and consistent across the sampled metropolitan areas. In eleven of the fifteen metros between one-third and one-half of affluent families live in tracts in which the median income is $100,000, while in three other metros (Houston, St. Louis, and

Washington DC) more than half of such families do so.In table 3 we reveal the prevalence of and population numbers for RCAAs and RCAPs.in our 15 metropolitan areas.

The data reveal a good deal of variation in the prevalence of RCAAs by metropolitan area. On average, RCAAs appear to be a slightly less common phenomenon than RCAPs in our sample metropolitan areas. In ten of the 15 metro areas there are more RCAP tracts than RCAAs, although the RCAP population exceeds the RCAA population in just nine of the metros.

TABLE 3: RCAAs and RCAPs	**A**	**B**	**C**	**D**	**E**	**F**	**G**	**H**
	Number of RCAAs	**RCAA pop**	**Pct of total pop in RCAA**	**Pct of affluent HHs in RCAAs**	**Number of RCAPs**	**RCAP pop**	**Pct of total pop in RCAP**	**Pct. of poor HHs in RCAP**
Atlanta	17	73,504	1.4	6.4	46	156,035	2.9	9.2
Baltimore	31	138,720	5.1	12.1	23	57,930	2.1	10.3
Boston	77	367,791	8.1	19.0	18	54,386	1.2	5.4
Chicago	58	247,165	2.6	10.2	138	350,989	3.7	13.5
Detroit	55	212,110	4.9	17.0	147	344,219	8.0	24.8
Houston	5	12,590	0.2	1.7	63	266,393	4.5	13.5
Los Angeles	12	34,649	0.3	1.7	129	508,353	4.0	11.5
Miami	11	23,200	0.4	3.6	60	251,593	4.5	12.7
Minneapolis	56	243,260	7.4	20.1	22	67,357	2.0	9.6
Philadelphia	70	307,284	5.1	16.1	86	334,357	5.6	21.9
Phoenix	17	70,416	1.7	8.3	70	266,247	6.3	19.5
St. Louis	44	208,725	7.4	23.1	36	96,574	3.4	12.6
San Francisco	5	19,670	0.5	1.1	12	36,963	0.9	3.1
Seattle	9	43,476	1.3	3.1	6	21,895	0.6	1.8
Washington DC	17	57,880	1.0	2.2	18	52,226	0.9	5.4
Sample average	**32**	**137,363**	**2.6**	**9.7**	**58**	**191,036**	**3.4**	**11.6**

Source: ACS

Concentrations of white affluence are more common than concentrations of minority poverty in Baltimore, Boston, Minneapolis, St. Louis, Seattle, and Washington D.C. In other metropolitan areas, RCAAs are fairly rare phenomena, especially in comparison to the number of neighborhoods of minority poverty. In Houston, for example, just five RCAAs holding 12,590 people exist compared to 63 RCAP tracts with more than 266,000 people. RCAPs are also much

more prevalent in Miami and Phoenix, though the disparity is greatest in Los Angeles. Los Angeles has just 12 RCAAs with a total population of 34,649 compared to 129 RCAPs holding more than 500,000 people.

There is also wide variation in the degree to which affluent and poor households live in RCAAs and RCAPs, respectively (columns D and H). In Houston, Los Angeles, and San Francisco, less than two percent of affluent families metro wide live in RCAAs, while in Minneapolis and St. Louis, more than 20 percent of affluent households live in such neighborhoods. Similarly, there is wide variation in the degree to which poor households reside in RCAPs. In Seattle and San Francisco, less than five percent of poor households live in RCAPs, while in Detroit and Philadelphia, more than 20 percent of poor households reside in RCAPs.

It is worth noting that though our attention is focused on concentrations of white affluence, there is a very small number of tracts in our sample cities that have more than 90% people of color and meet our income thresholds. These minority-RCAAs exist in only two metropolitan areas. There are five such census tracts in the San Francisco MSA (located in the far southern part of the East Bay).The dominant group in these tracts is Asian Americans, accounting for 78 percent of the population. In the Washington, DC metropolitan area there are six RCAA tracts (in suburban and rural Prince George County) , and these tracts are 85% African-American. Otherwise, among the 15 metropolitan areas in our sample, RCAAs are a white phenomenon. All of the tables describing RCAAs in this paper refer to tracts of concentrated white affluence.

Table 4 compares RCAAs and RCAPs on three dimensions of income. The first columns look at affluent households with incomes over $200,000. In Atlanta, for example, 5.4% of all

households meet this affluence threshold, 23.6% of the residents of RCAAs are at or above this income while less than one percent of RCAP residents are affluent. One-third or more of households living in RCAAs in Houston, Los Angeles and Miami, cities with relatively few RCAAs are affluent. In the same way, poor households are concentrated in RCAPs. The highest concentration of poverty exists in the RCAPs of Baltimore, Detroit, Philadelphia, Minneapolis and Phoenix where on average, half or more of RCAP households are below the poverty level.

	Percent Affluent			**Percent Poverty**			**Median Income**		
TABLE 4	MSA	RCAA	RCAP	MSA	RCAA	RCAP	MSA	RCAA	RCAP
Atlanta	5.4	23.6	0.8	14.5	3.7	45.9	$61,273	$118,388	$22,456
Baltimore	7.4	18.6	0.6	10.6	2.7	51.3	$71,390	$120,533	$20,250
Boston	9.3	23.8	1.4	10.1	3.1	47.8	$76,624	$125,484	$18,686
Chicago	6.2	25.7	0.8	13.3	3.5	48.3	$63,222	$133,289	$21,663
Detroit	3.9	14.7	0.3	16.2	4.1	50.3	$54,032	$107,430	$20,346
Houston	6.4	42.6	0.6	15.8	2.2	47.5	$60,622	$173,025	$23,014
Los Angeles	7.3	37.6	0.7	15.9	4.1	47.0	$64,807	$147,443	$24,942
Miami	4.8	33.3	0.4	16.2	4.4	47.1	$53,865	$126,915	$20,115
Minneapolis	6.0	17.8	0.2	10.3	2.9	50.0	$67,865	$113,140	$21,817
Philadelphia	6.5	21.8	0.4	12.6	2.7	50.1	$67,055	$123,266	$19,748
Phoenix	4.1	19.2	0.3	15.8	4.4	50.0	$58,900	$113,140	$24,327
St. Louis	4.0	13.7	0.5	12.9	3.0	47.4	$56,250	$101,362	$21,303
San Francisco	12.3	28.6	0.3	10.8	3.1	45.0	$84,109	$131,309	$31,128
Seattle	6.6	17.1	1.4	10.9	3.9	45.0	$72,060	$113,658	$19,187
Wash. D.C.	13.3	28.9	0.7	7.9	2.6	46.4	$96,224	$145,195	$26,898
AVERAGE	**6.9**	**24.5**	**0.6**	**12.9**	**3.4**	**47.9**	**$67,220**	**$126,238**	**$22,392**

Source: ACS

As expected, median income is dramatically higher in RCAAs than in RCAPs with median income in RCAAs ($126,238) averaging nearly six times that in RCAPs ($22,392). Additionally, the median income of metro areas overall ($67,220) is half that of RCAAs ($126,238). These differentials are generally consistent across all individual metro areas.

Table 5 provides the racial breakdown of RCAAs and RCAPs. Racially concentracted areas of affluence average 93% white across all 15 metro areas. Among minorities that live in RCAAs, African-Americans are the least prevalent. Compared to Hispanic-Americans and to Asian-Americans in each of these metro areas, African-Americans are the least represented within RCAAs (with one exception – Asians in Washington, DC). In nine of the fifteen metro areas, however, African-Americans are the most prevalent minority group within RCAPs. Hispanics are most prevalent in the RCAPs of Houston, Los Angeles, and Phoenix, while Asians are slightly the most numerous group in Seattle RCAPs.

Table 6 presents data on education levels for individuals over 25and the age distribution in RCAAs and RCAPs The education figures are as expected, RCAAs show very low levels (in both absolute terms and relative to MSA levels) of persons lacking a high school diploma, while having disproportionate shares of college graduates. RCAPs are characterized by the opposite pattern. Of particular note, over 40% of individuals over age 25 lack a high school diploma in Los Angeles, Miami, Houston, and Phoenix. As for age distribution, we examine the percentage of the population over the age of 65 and the percent 18 years or younger. RCAAs have a higher percentage of seniors in 13 of the 15 metro areas with the proportion of seniors in RCAAs being more than twice that of the wider metro area in Los Angeles,Miami , and Houston.. Only in Minneapolis and Detroit is the metro wide proportion of seniors slightly larger than the proportion of seniors in RCAAs.

	Percent White			Percent People of Color			Percent Black			Percent Hispanic			Percent Asian		
TABLE 5	MSA	RCAA	RCAP	MSA	RCAA	RCAP	MSA	RCAA	RCAP	MSA	RCAA	RCAP	MSA	RCAA	RCAP
Atlanta	50.8%	92.7%	9.5%	49.2%	7.3%	90.5%	31.9%	1.9%	71.2%	10.3%	2.5%	13.6%	4.9%	2.2%	4.3%
Baltimore	59.9%	92.8%	8.9%	40.1%	7.2%	91.1%	28.4%	1.7%	85.1%	4.6%	2.2%	3.0%	4.6%	2.0%	1.1%
Boston	75.0%	94.2%	22.1%	25.0%	5.8%	77.9%	6.9%	0.5%	25.1%	9.1%	1.6%	38.3%	6.6%	2.5%	12.0%
Chicago	54.9%	92.9%	5.2%	45.1%	7.1%	94.8%	17.0%	0.6%	80.2%	20.7%	3.2%	12.8%	5.6%	2.5%	0.7%
Detroit	67.8%	94.2%	10.8%	32.2%	5.8%	89.2%	22.6%	1.1%	76.0%	3.9%	1.7%	8.6%	3.4%	1.5%	2.4%
Houston	39.7%	91.5%	6.4%	60.3%	8.5%	93.6%	16.9%	1.4%	33.8%	35.2%	4.2%	55.3%	6.6%	1.9%	3.8%
Los Angeles	31.5%	92.1%	6.6%	68.5%	7.9%	93.4%	6.6%	0.1%	12.5%	44.4%	4.4%	70.8%	14.7%	2.1%	8.3%
Miami	34.8%	94.6%	7.4%	65.2%	5.4%	92.6%	20.0%	0.3%	45.2%	41.5%	2.8%	46.3%	2.2%	1.3%	0.3%
Minneapolis	78.6%	93.4%	26.1%	21.4%	6.6%	73.9%	7.2%	0.9%	34.4%	5.3%	1.9%	14.9%	5.7%	2.4%	18.5%
Philadelphia	64.9%	93.4%	10.8%	35.1%	6.6%	89.2%	20.2%	1.4%	52.4%	7.8%	1.7%	32.2%	5.0%	2.5%	2.6%
Phoenix	58.6%	93.4%	17.7%	41.4%	6.6%	82.3%	4.7%	0.6%	6.8%	29.5%	3.4%	65.1%	3.3%	1.3%	2.4%
St. Louis	75.1%	94.0%	7.9%	24.9%	6.0%	92.1%	18.2%	1.5%	86.5%	2.6%	1.7%	3.3%	2.1%	1.8%	0.2%
San Francisco	42.5%	92.8%	21.3%	57.5%	7.2%	78.7%	8.0%	0.6%	28.5%	21.5%	2.1%	18.3%	23.2%	2.4%	25.7%
Seattle	68.0%	92.5%	37.3%	32.0%	7.5%	62.7%	5.3%	0.3%	13.1%	8.9%	2.5%	13.6%	11.3%	3.0%	26.0%
Washington D.C.	48.5%	92.3%	3.4%	51.5%	7.7%	96.6%	25.3%	1.6%	93.9%	13.8%	3.0%	1.6%	9.2%	1.4%	0.4%
AVERAGE	**56.7%**	**93.1%**	**13.4%**	**43.3%**	**6.9%**	**86.6%**	**16.0%**	**1.0%**	**49.7%**	**17.3%**	**2.6%**	**26.5%**	**7.2%**	**2.1%**	**7.2%**

White = white alone
People of color = all not identified as white alone
Black = black alone
Asian = Asian alone

TABLE 6	Lacking High School Diploma			College Graduates			Seniors			Children		
	MSA	RCAA	RCAP	MSA	RCAA	RCAP	MSA	RCAA	RCAP	MSA	RCAA	RCAP
Atlanta	12.4%	1.6%	27.5%	34.9%	72.2%	15.6%	9.1%	14.8%	8.4%	26.3%	26.1%	27.2%
Baltimore	11.5%	4.3%	31.9%	35.5%	50.7%	12.9%	12.8%	14.7%	10.6%	23.0%	24.1%	29.5%
Boston	9.6%	2.6%	31.2%	42.8%	62.2%	19.0%	13.2%	13.5%	9.8%	21.5%	27.2%	25.0%
Chicago	13.6%	2.1%	27.1%	34.2%	66.5%	11.2%	11.5%	12.6%	10.1%	25.0%	28.6%	32.8%
Detroit	12.1%	3.5%	27.9%	27.6%	53.7%	8.3%	13.3%	13.2%	10.4%	24.2%	25.8%	29.6%
Houston	19.3%	1.4%	44.6%	28.9%	75.6%	7.6%	8.7%	18.1%	6.7%	27.8%	21.7%	33.4%
Los Angeles	22.0%	2.9%	51.3%	31.1%	66.3%	10.0%	11.1%	22.8%	6.2%	24.4%	20.2%	30.8%
Miami	16.7%	1.9%	40.7%	28.8%	63.5%	9.6%	16.0%	37.7%	12.7%	21.6%	15.7%	25.5%
Minneapolis	7.2%	2.3%	32.7%	38.4%	56.4%	15.4%	10.8%	9.8%	7.6%	24.9%	28.3%	31.0%
Philadelphia	11.6%	3.3%	33.8%	33.1%	57.8%	8.5%	13.4%	15.1%	8.6%	23.3%	25.2%	29.4%
Phoenix	14.0%	2.5%	42.9%	28.5%	55.7%	8.4%	12.4%	17.6%	5.1%	26.3%	21.5%	33.0%
St. Louis	10.6%	4.1%	25.0%	30.1%	51.3%	9.7%	13.5%	14.1%	9.5%	23.8%	25.8%	33.1%
San Francisco	12.6%	2.5%	27.4%	44.1%	62.4%	22.9%	12.7%	17.8%	8.9%	21.2%	24.6%	18.2%
Seattle	8.6%	3.1%	27.9%	37.5%	53.1%	21.8%	10.9%	12.9%	9.3%	22.7%	24.1%	15.5%
Washington D.C.	10.1%	3.2%	23.1%	47.6%	61.1%	13.2%	10.1%	14.6%	6.4%	23.8%	24.4%	33.2%
AVERAGE	**12.8%**	**2.8%**	**33.0%**	**34.9%**	**60.6%**	**12.9%**	**12.0%**	**16.6%**	**8.7%**	**24.0%**	**24.2%**	**28.5%**

Children 18 or younger
Seniors 65 years or older

TABLE 7	Percent Owner-Occupied			Median Home Value			Median Rent		
	MSA	RCAA	RCAP	MSA	RCAA	RCAP	MSA	RCAA	RCAP
Atlanta	66.4	87.0	28.2	$200,326	$513,971	$113,593	$1,042	$1,418	$788
Baltimore	67.1	92.2	24.7	$280,926	$496,774	$136,368	$1,174	$1,418	$652
Boston	62.3	88.8	9.8	$393,932	$544,457	$354,157	$1,209	$1,308	$606
Chicago	66.6	89.2	27.9	$256,843	$544,721	$155,544	$1,057	$1,528	$777
Detroit	71.4	93.8	43.4	$132,867	$279,691	$57,221	$940	$1,419	$720
Houston	62.5	86.4	25.0	$157,602	$659,840	$86,136	$975	$1,481	$683
Los Angeles	50.2	80.8	15.8	$469,890	$965,418	$316,432	$1,352	$1,901	$922
Miami	64.2	89.2	25.0	$234,140	$745,309	$140,246	$1,243	$1,479	$782
Minneapolis	71.3	90.9	23.8	$235,205	$374,339	$152,162	$994	$1,334	$655
Philadelphia	68.8	90.0	39.7	$248,782	$441,889	$83,515	$1,078	$1,467	$720
Phoenix	64.8	92.3	31.8	$201,004	$513,000	$91,693	$1,099	$1,820	$701
St. Louis	70.9	91.8	36.1	$164,018	$304,898	$78,453	$827	$1,182	$634
San Francisco	54.7	86.5	8.7	$592,958	$910,141	$315,100	$1,492	$1,836	$754
Seattle	61.2	90.3	6.5	$353,813	$517,211	$364,167	$1,182	$1,588	$656
Wash D.C.	64.8	88.1	19.0	$412,492	$637,135	$281,033	$1,503	$1,658	$783
AVERAGE	**64.49**	**89.15**	**24.37**	**$288,987**	**$563,253**	**$181,721**	**$1,144**	**$1,522**	**$722**

Source: ACS

Seniors are underrepresented in RCAPs, however, generally constituting less than ten percent of the RCAP population. In regards to children, RCAPs generally have a higher proportion of children than do RCAAs, albeit the difference is not large in most metro areas. Children make up one-third of the population in five of metro areas (Chicago, Houston, Phoenix, St. Louis, Washington DC), but less than 20 percent in Seattle and San Francisco.

The housing stock characteristics of RCAAs and RCAPs are as expected. RCAAs have very high rates of homeownership and home values that are 150% to 250% above metro area levels. RCAPs have more widely varied homeownership rates, ranging from a low of 6.5 percent in Seattle to a high of 43.4 percent in Detroit, but are generally much lower ownership rates than in RCAAs. Home values in RCAPs also vary greatly. Where homeownership within RCAPs is

more common, home values tend to be relatively low. In contrast, RCAP home values are highest in metro areas with the lowest rate of RCAP homeownership.

The three lowest levels of home value in RCAPs are in Detroit, St. Louis, and Phoenix, which are the metro areas with the three highest rates of homeownership in RCAPs. In some metro areas, however, home values are higher than might be expected. In Seattle, for example, median home value in RCAPs ($364,167) is higher than the metro-wide median. In Boston, Los Angeles, and San Francisco median home value in RCAPs is also well above $300,000, though in each case this amount is below the metro median. RCAP home values are highest in metro areas with the lowest rate of RCAP homeownership.

Across metro areas, median rent in RCAAs is roughly double that in RCAPs with median rent in RCAAs ranging from $1,182 in St. Louis to $1,901 in Los Angeles. Median rent in RCAAs was also consistently higher than metro wide median rent with the average median rent (across all metros) being approximately $400 higher in RCAAs.

RCAAs, RCAPs, and Land Use

Our initial mapping of these phenomena in 15 metropolitan areas indicates significant spatial distance between RCAPs and RCAAs in most regions (see Appendix A) . RCAAs are most common in developing suburban areas (second or third ring suburbs typically) while RCAPs are typically an inner-city phenomenon. Furthermore, and consistent with their location within metro areas, RCAAs tend to be low-density phenomena while RCAPs are relatively higher-density neighborhoods. Table 8 presents data on where RCAAs and RCAPs are located in regions relative to downtown. In most metro areas RCAAs, on average, are located 15 to 25 miles from downtown areas while RCAPs are typically within a 10 miles radius of downtown. In Minneapolis and Baltimore RCAPs are located an average of just 1.4 miles from the city

center. Once again, the outlier here is Miami in which RCAAs tend to be quite distant from downtown (averaging 55 miles away) and even RCAPs are distant, an average of 16.4 miles away (farther away than the average RCAA in Atlanta, Houston, Minneapolis, and Seattle).

	Distance to Downtown		Population Density		
TABLE 8	RCAAs	RCAPs	MSA	RCAAs	RCAPs
Atlanta	13.6	5.9	241	583	1,068
Baltimore	16.0	1.4	397	160	4,771
Boston	19.9	8.0	489	233	5,107
Chicago	22.1	10.7	500	672	1,752
Detroit	24.2	6.4	417	321	1,823
Houston	12.9	9.5	251	704	1,504
Los Angeles	26.7	8.9	1,045	628	3,999
Miami	55.4	16.4	397	524	224
Minneapolis	12.1	1.4	200	212	1,502
Philadelphia	18.9	4.5	490	295	4,773
Phoenix	18.4	5.9	111	23	68
St. Louis	18.3	3.7	123	191	731
San Francisco	18.1	2.0	671	327	5,608
Seattle	15.2	10.4	224	210	3,013
Washington D.C.	25.1	4.0	381	74	3,767
AVERAGE	**21.1**	**6.6**	**396**	**344**	**2,647**

Distance to downtown is distance in miles using tract centroids
Density is total population divided by land area of tract (in square kilometers)

Maps showing the location of RCAAs and RCAPs reveal the great variety of geographic patterns across metro areas, while at the same time reinforcing the general notion that RCAAs are suburban phenomena while most RCAPs are located in central cities. The metro areas of Boston, Baltimore, Minneapolis, Philadelphia (if one does not count Camden as a suburb) and San Francisco show the pattern of suburban RCAA and inner city RCAP most consistently. Chicago, Los Angeles, Phoenix and Miami have the greatest number of suburban RCAPs.

Conversely, RCAAs are entirely absent from the central city in Detroit, Miami, Philadelphia, St. Louis, and San Francisco.

RCAAs are lower-density neighborhoods than are RCAPs, and they are typically lower-density than metro area census tracts generally. Miami again represents the most conspicuous outlier in that its RCAAs are *more* densely populated than the average metro census tract, and more densely populated than its RCAPs. In six of the fifteen metro areas, RCAAs have a higher average density than all tracts in the region, but only in Miami are RCAAs more densely populated than RCAPs. In several metros, RCAPs have significantly higher densities than do RCAAs (especially Baltimore, Boston, and Washington, DC).

Residential stability

We expect RCAAs to be areas of higher stability than RCAPs, and the data in table 9 bear this out. Measured as the percent of households living in the same home one year ago,

	Stability		
TABLE 9	MSA	RCAAs	RCAPs
Atlanta	82.6%	90.8%	74.2%
Baltimore	87.3%	93.8%	83.4%
Boston	86.1%	92.9%	75.5%
Chicago	87.4%	92.9%	80.5%
Detroit	86.5%	92.4%	82.3%
Houston	83.2%	87.5%	75.2%
Los Angeles	86.2%	91.1%	82.3%
Miami	85.3%	92.6%	81.4%
Minneapolis	85.1%	92.2%	72.0%
Philadelphia	88.6%	92.9%	82.6%
Phoenix	79.9%	89.1%	72.1%
St. Louis	86.3%	92.3%	81.1%
San Francisco	85.0%	91.9%	64.5%
Seattle	82.0%	90.6%	60.5%
Washington D.C.	84.9%	92.8%	80.0%
Sample Average	**85.1%**	**91.7%**	**76.5%**

Stability = Pct. of households living in same home one year ago.
Source: ACS

residential stability is higher in RCAAs than in the average metro area tract. RCAPs, on the other hand, show slightly less stability than the average metro area census tract in all of the metro areas in our sample.

Income homogeneity

We expect RCAAs to be more economically homogeneous than RCAPs. Jargowsky's (1997) work on concentrated poverty notes that despite the high levels of poverty, most high-poverty neighborhoods have a good deal of diversity. The attractiveness of RCAAs to affluent households, on the other hand, is the promise of greater uniformity in economic profile. Racially and income exclusive neighborhoods in American metropolitan areas have long been seen as exercising a range of land use and development controls to ensure socioeconomic homogeneity. These expectations are borne out to some degree by the data. Table 10 reports the Gini Coefficient for RCAPs and RCAAs in the sample metro areas.

TABLE 10	**Gini coefficient for income**		
	MSA	RCAA	RCAP
Atlanta	.412	.460	.484
Baltimore	.399	.396	.514
Boston	.428	.422	.522
Chicago	.416	.433	.494
Detroit	.411	.385	.485
Houston	.413	.466	.462
Los Angeles	.415	.506	.447
Miami	.431	.543	.469
Minneapolis	.400	.399	.463
Philadelphia	.412	.401	.498
Phoenix	.393	.421	.464
St. Louis	.409	.389	.488
San Francisco	.420	.460	.478
Seattle	.396	.392	.552
Washington DC	.378	.407	.496
Sample average	**.409**	**.432**	**.488**

Source: ACS

The data indicate that for the most part, the income distribution is more uniform in RCAAs than in RCAPs. In only three metro areas (Houston, Los Angeles, and Miami) is this not the case. On the other hand, the data also show that income inequality in RCAAs is higher than the metro wide level in eight of the 15 metro areas.

Conclusion

The investigation of RCAAs, we argue, is necessary to achieve a fuller understanding of inequality and segregation in American metropolitan areas. Though public policy in the U.S. focuses on and problematizes RCAPs – the confluence of large minority populations and poverty, such concentrations are mirrored by exclusionary enclaves of white affluence. These enclaves represent another form of extreme segregation.

What is the value added of investigating RCAAs? We suggest that there are at least four reasons for focusing on RCAAs. In addition to the extensive research that has focused on the damage to one's life chances from living in an RCAP (i.e., the 'neighborhood effects' literature), some scholars have focused on the inherent problematic nature of residential segregation and the importance of diversity for well-functioning communities (in both a social and political sense; Anderson 2010). In this argument, the reality of intense segregation damages the larger polity by making intergroup relations problematic, and by creating and intensifying cross-group hostilities and mistrust. According to this argument, then, the intense segregation of affluent whites is likely as problematic as that of low-income minority families.

Second, RCAAs may themselves exhibit characteristics that have been identified as public policy problems. Our analysis, for example, shows that most RCAAs contribute significantly to sprawled development; they tend to be distant from metropolitan centers and are often on the periphery of metro areas. Further, RCAAs have a dramatically lower population density than RCAPs and a lower population density than metro areas overall. These land use

patterns apply to most suburban development and there is no evidence yet to suggest that RCAAs represent more extreme cases of sprawled development, though the question is worth exploring.

Third, RCAAs may represent a public policy issue to the extent that they have been created and maintained through exclusionary and discriminatory land use and development practices. Postwar patterns of suburbanization in many metropolitan areas were characterized by white communities erecting barriers to affordable housing and racially exclusionary practices (Danielson, 1976). Historical analysis of RCAAs can provide clues into how they emerged over time and the politics of their origins.

Finally, without identifying and investigating RCAAs it is impossible to determine whether the distribution of public policy benefits within metropolitan areas is fully equitable. For example, it is possible to examine the spatial distribution of public subsidies across a range of policy areas, and to estimate the degree to which federal and local policies support RCAAs. In a companion paper, for example, we have estimated the volume and value of federal housing subsidies, including HUD programs, tax expenditures, and tax credit investments going to RCAAs in a single metropolitan area and compare that to the flow of subsidies into RCAP neighborhoods in the region (Goetz, Damiano and Hicks 2015). While RCAPs are the site of much of the investment in subsidized housing that is funded by the HUD budget, RCAAs are the sites of millions of dollars in tax expenditures for housing, virtually all of it through the mortgage interest deduction. Preliminary results of this analysis suggest that in the Minneapolis-St. Paul metro, three times as much federal housing subsidy goes to RCAAs as RCAPs. In 2012, we estimate that RCAAs in the Minneapolis metro received over $170 million in federal subsidies, while RCAPs received less than $60 million. As many policy makers seek to reduce

disparities between communities of color and whites, this type of analysis can assist the assessment of equity and efficiency in public investment across both RCAPs and RCAAs.

Our initial analysis of RCAAs in 15 of the largest metro areas in the U.S. allows for a more thorough understanding of the dynamics of affluence and race. The extreme ends of the race/affluence segregation continuum manifest themselves quite differently across metropolitan areas. In some metro areas, few RCAAs exist, and they are far outnumbered by areas of racially concentrated poverty. In other metro areas, RCAAs are the more common phenomenon, far outpacing RCAPs in number and significance. The socioeconomics and demographics of RCAAs and RCAPs vary across metro areas, as do the spatial characteristics of these types of neighborhoods. Our analysis of 15 metro areas has been sufficient to expose such variation, but is ill-suited to explain differences across metros.

Subsequent investigations need to focus on intra-metropolitan variation in the prevalence and characteristics of RCAAs. Future research will also focus on how RCAAs may (or many not) differ from areas that meet one but not both of the thresholds that define RCAAs. That is, how do RCAAs differ from racially homogeneous neighborhoods without concentrations of affluence, or from affluent neighborhoods that are more racially diverse?

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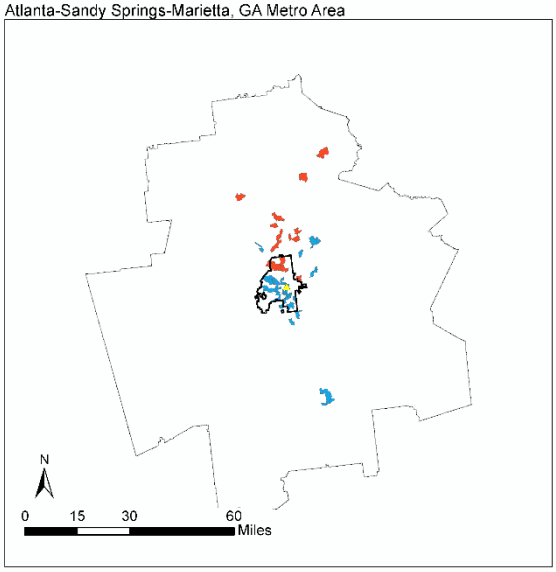
Appendix A

Atlanta-Sandy Springs-Marietta, GA Metro Area



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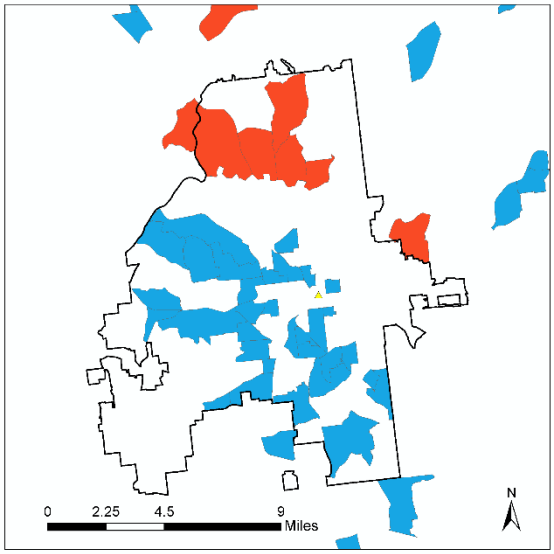
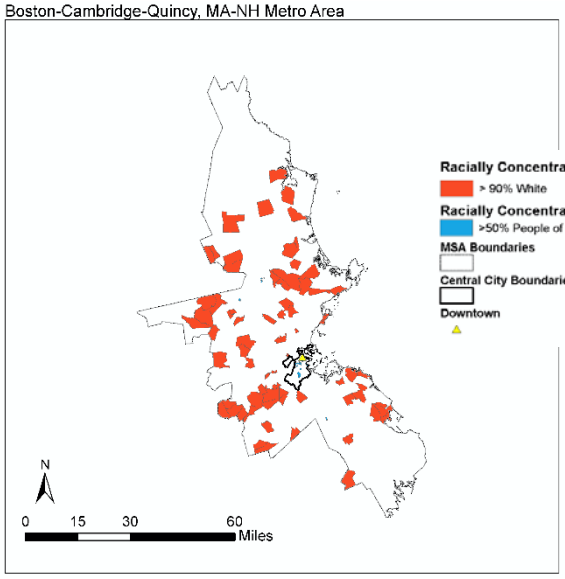


Boston-Cambridge-Quincy, MA-NH Metro Area



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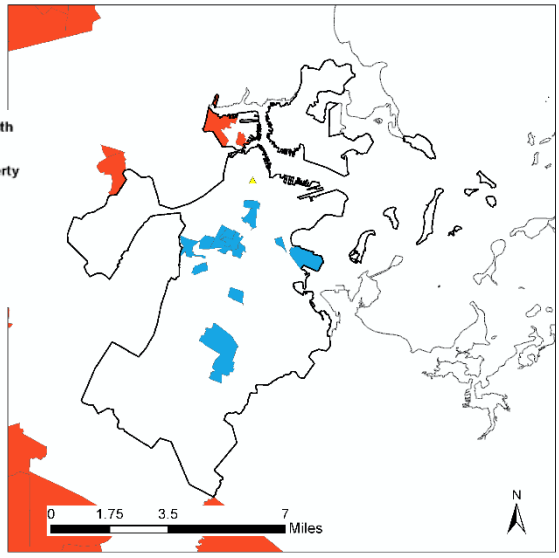
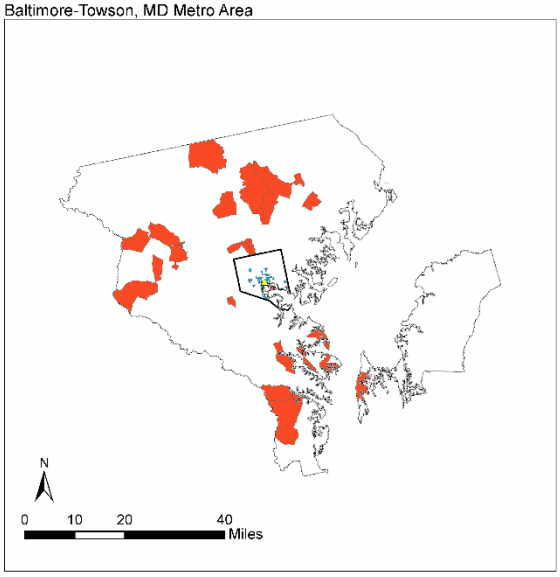
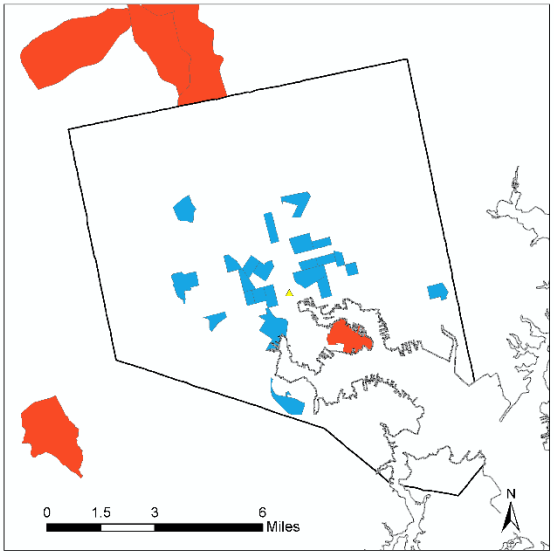


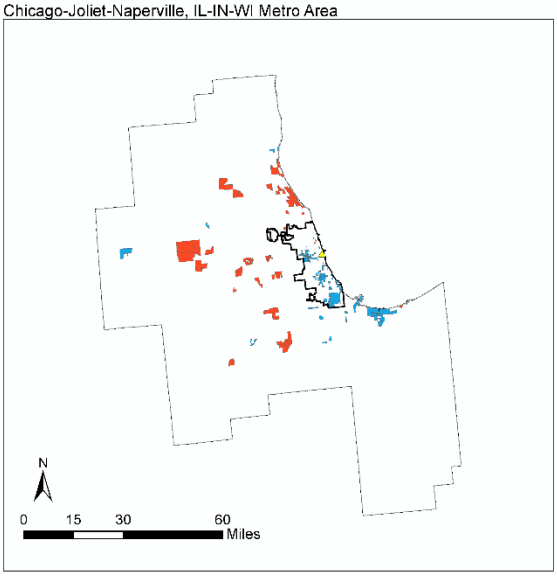
Baltimore-Towson, MD Metro Area



Baltimore



Chicago-Joliet-Naperville, IL-IN-WI Metro Area



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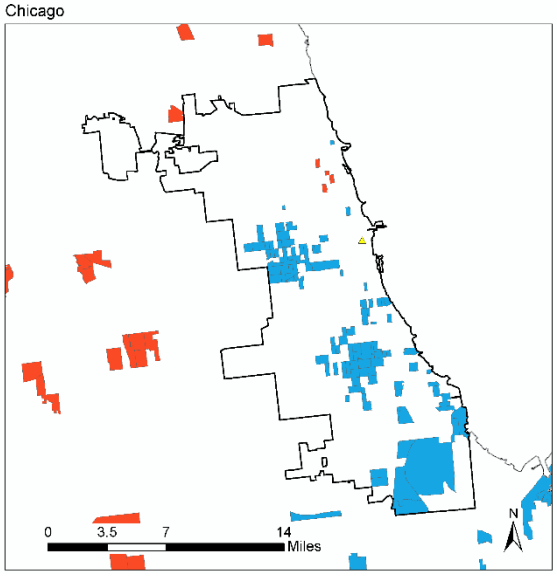
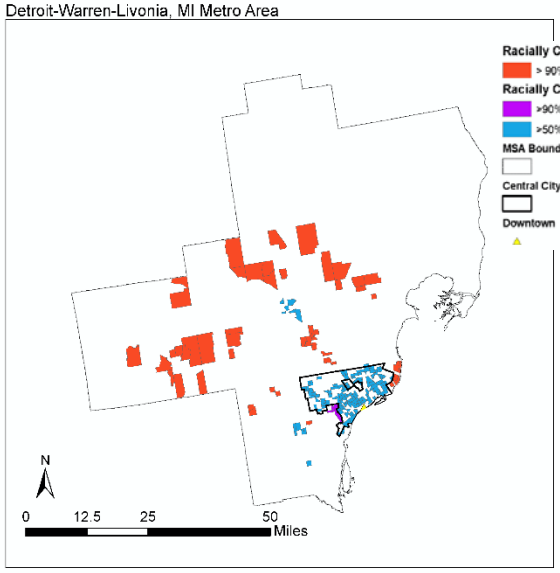
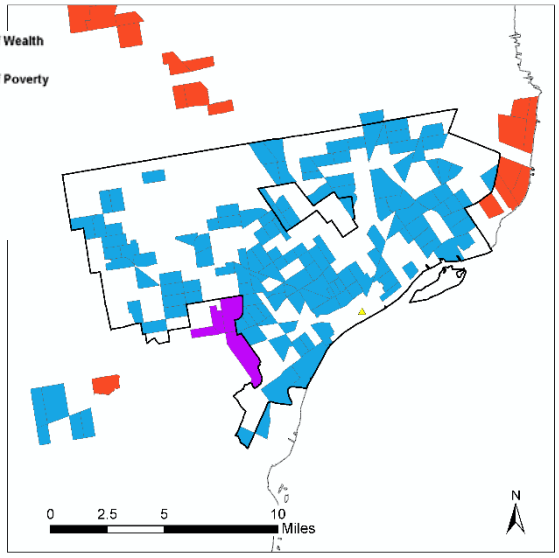


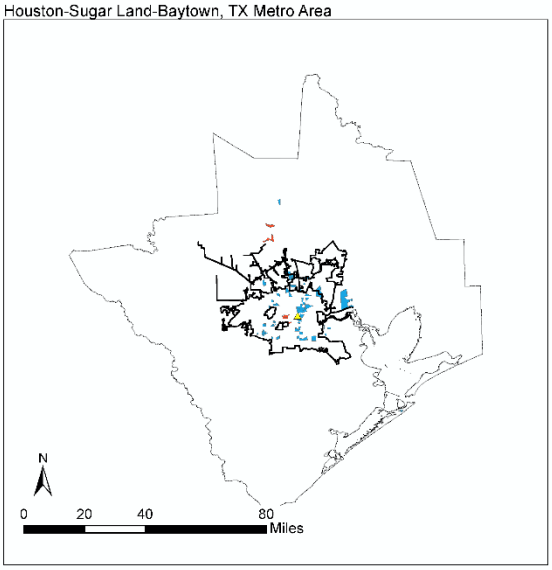
Detroit-Warren-Livonia, MI Metro Area



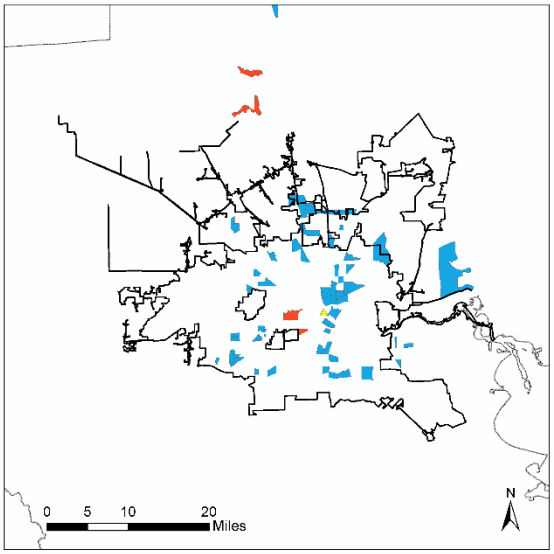
Detroit



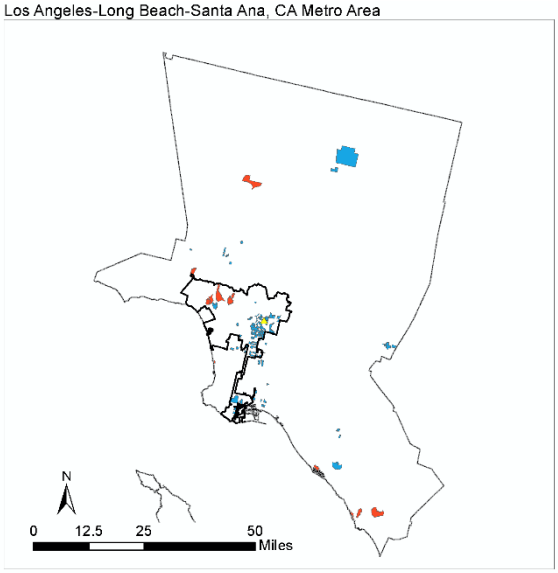
Houston-Sugar Land-Baytown, TX Metro Area



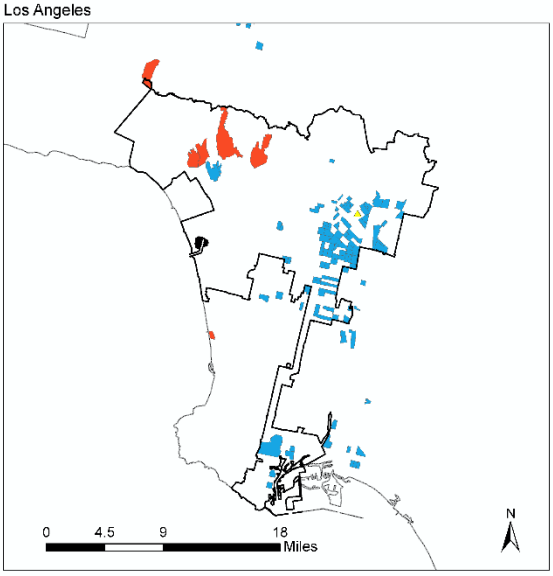
Houston



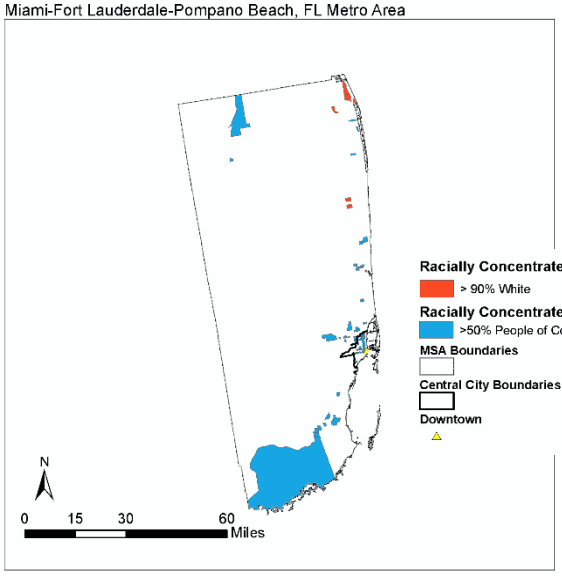
Los Angeles-Long Beach-Santa Ana, CA Metro Area



Los Angeles

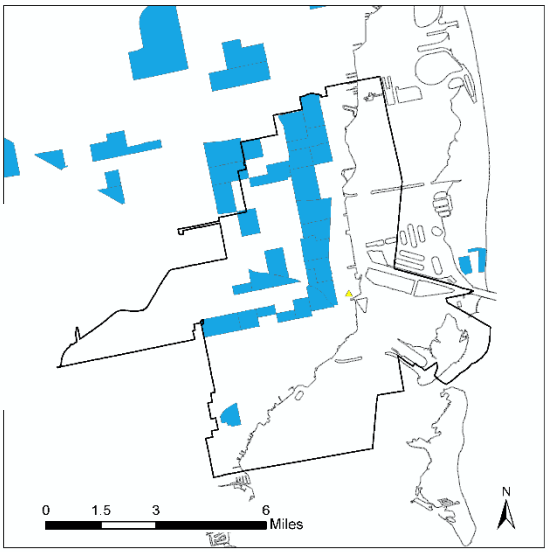


Miami-Fort Lauderdale-Pompano Beach, FL Metro Area

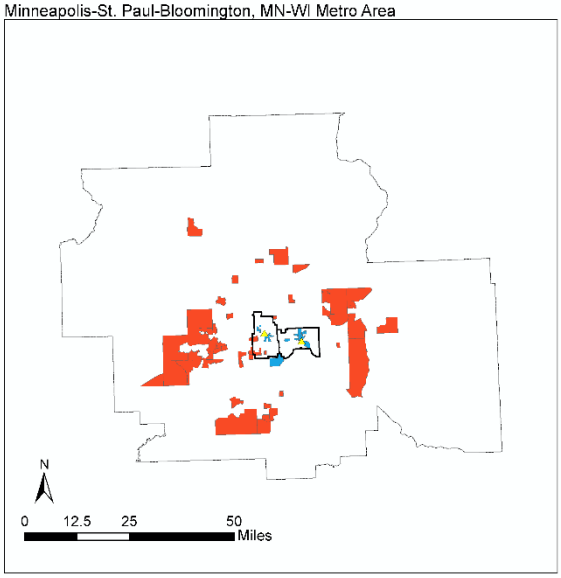


Racially Concentrated Areas of Wealth
> 90% White
Racially Concentrated Areas of Poverty
>50% People of Color
MSA Boundaries
Central City Boundaries
Downtown

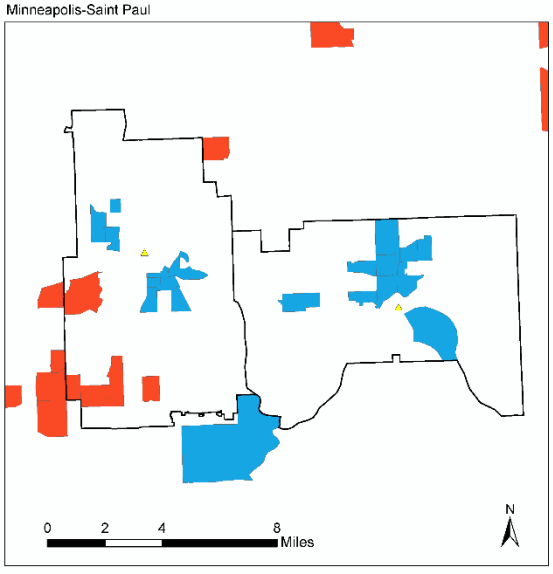
Miami



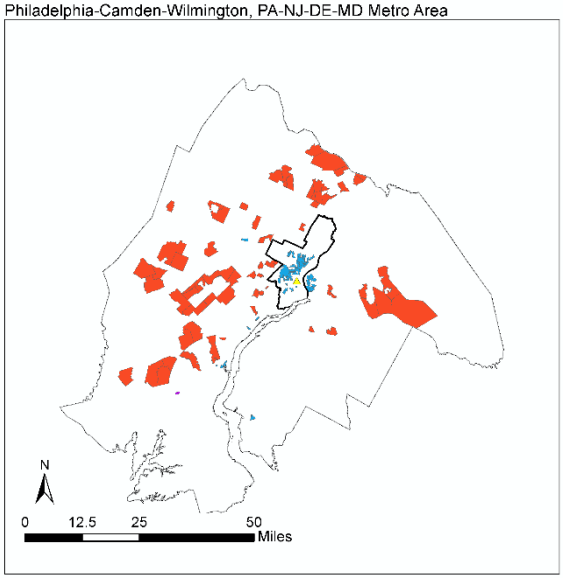
Minneapolis-St. Paul-Bloomington, MN-WI Metro Area



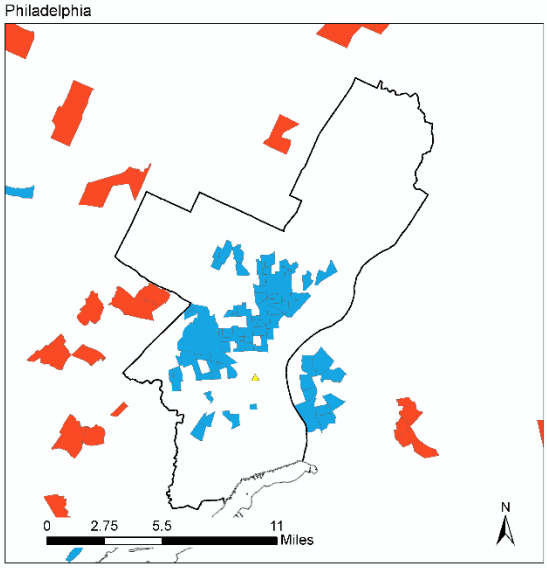
Minneapolis-Saint Paul



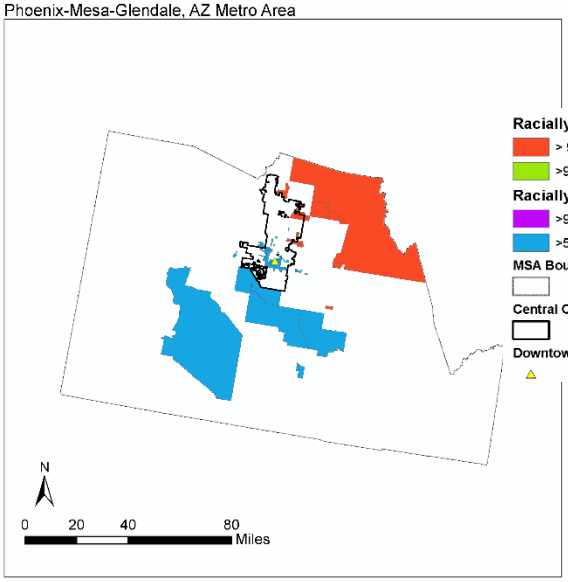
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area



Philadelphia



Phoenix-Mesa-Glendale, AZ Metro Area



Racially Concentrated Areas of Wealth
- > 90% White
- >90% People of Color

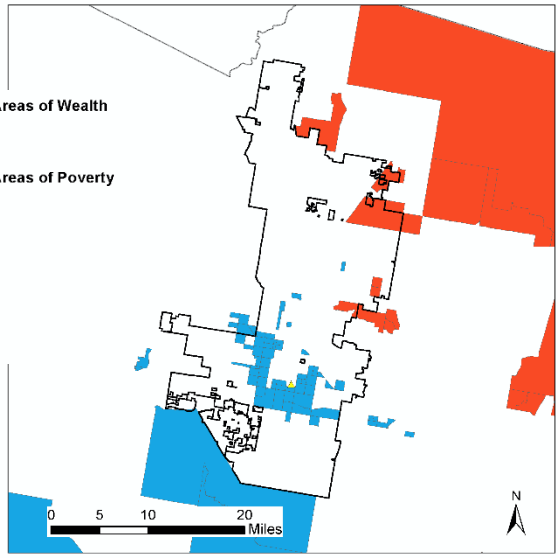
Racially Concentrated Areas of Poverty
- >90% White
- >50% People of Color

MSA Boundaries

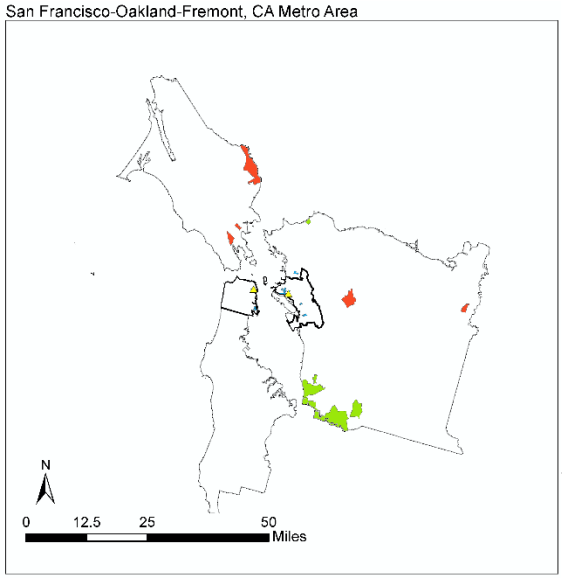
Central City Boundaries

Downtown

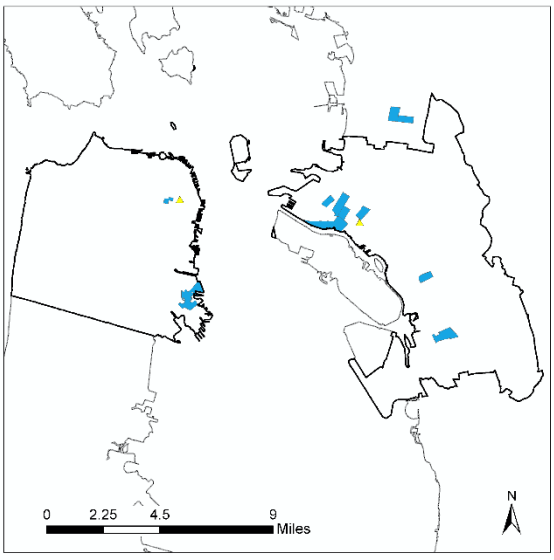
Phoenix



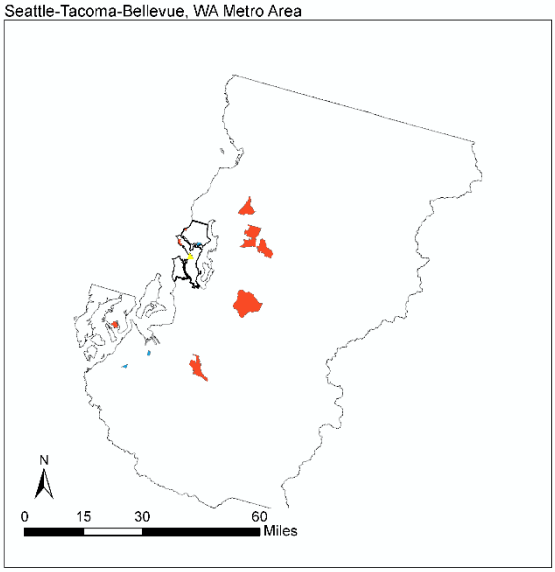
San Francisco-Oakland-Fremont, CA Metro Area



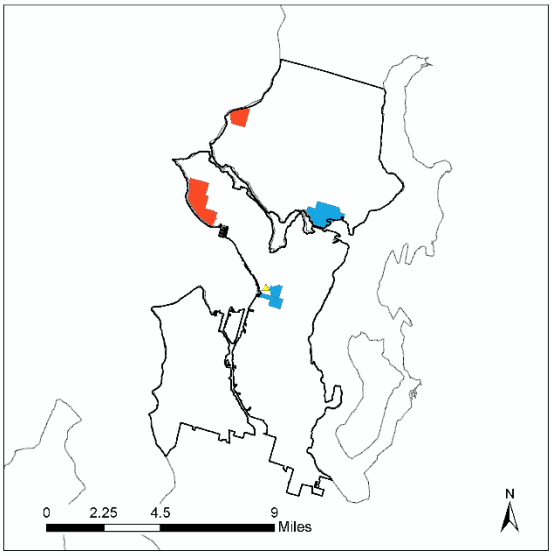
San Francisco-Oakland



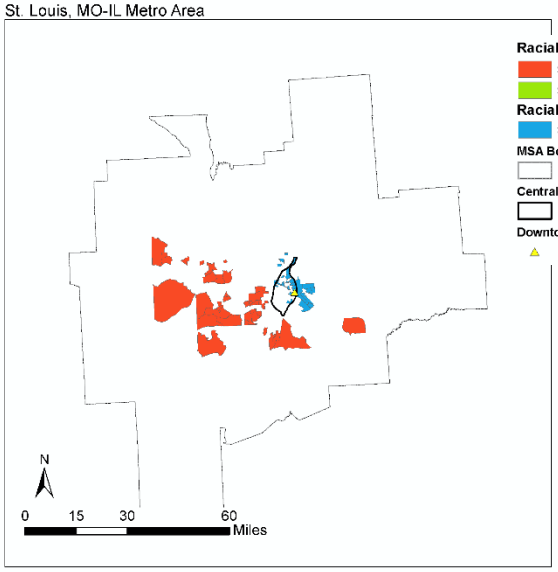
Seattle-Tacoma-Bellevue, WA Metro Area



Seattle



St. Louis, MO-IL Metro Area



Racially Concentrated Areas of Wealth
- > 90% White

- >90% People of Color

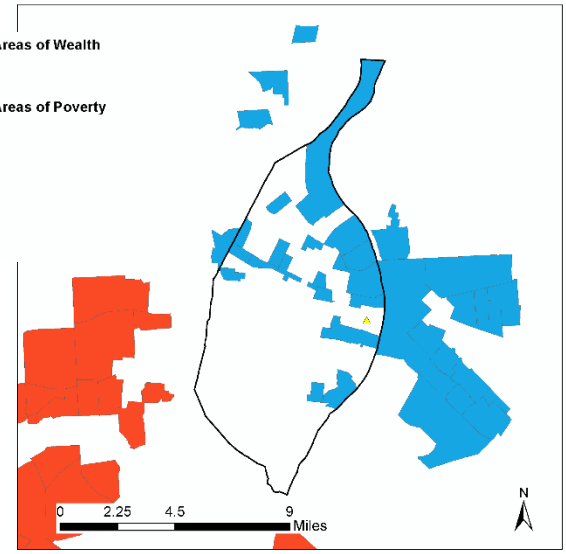
Racially Concentrated Areas of Poverty
- >50% People of Color

MSA Boundaries

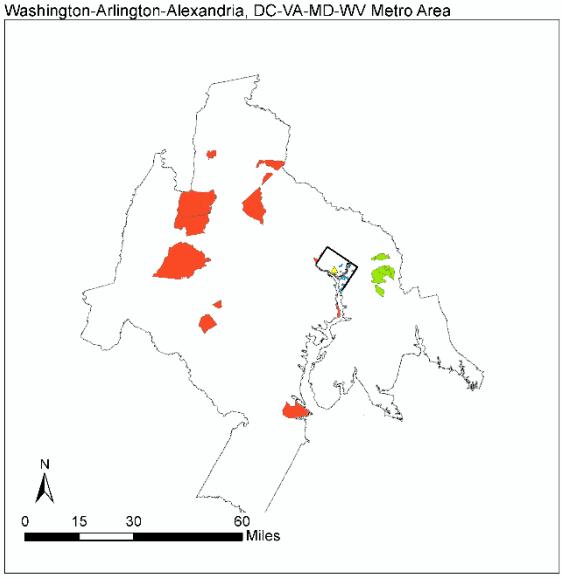
Central City Boundaries

Downtown

St. Louis



Washington-Arlington-Alexandria, DC-VA-MD-WV Metro Area



Washington